

Health Coverage Tax Credit (HCTC)/Kentucky Bridge Grant

HCTC: A federal tax credit, not a government insurance program.

You may qualify for HCTC if:

- You are certified for Trade Adjustment Assistance (TAA).
- You are eligible for Trade Readjustment Assistance (TRA).
- You are receiving Alternative Trade Adjustment Assistance (ATAA).

Health coverage that qualifies for HCTC:

- COBRA
- Individual coverage – must be enrolled at least 30 days prior to separation
- Your spouse's work insurance – employer must contribute less than 50% of premium
- State qualified health plan (Anthem Individual Blue Access)

How we can help:

- HCTC will pay 65% of your insurance premium if you qualify. Enrollment may take up to 3 months.
- The Kentucky Bridge Grant can help with your insurance during this 3-month enrollment period. You send a check for 35% of your insurance premium and we will send your insurance company the full monthly premium or you may pay your full monthly premium and claim 65% of your premiums on your income tax form 8885.
- You will be sent a registration packet when you sign up for Unemployment Insurance benefits.

Kentucky Bridge Grant
usually pays up to three months then you are picked up by HCTC at the national level.

Mailing address:

Office of Employment and Training
275 East Main Street, 2WA
Frankfort, KY 40621

FOR MORE INFORMATION

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Education Cabinet
Department for Workforce Investment
Office of Employment and Training

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Printed With Federal Funds

01/06/06

